#4

Substitute for Form 1449B/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	2	of	2

Complete if Known

Application Number	09/425,471
Filing Date	October 22, 1999
First Named Inventor	Julie A. Ge...
Group Art Unit	2767
Examiner Name	Unknown
Attorney Docket Number	FDC 0136 PUS

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Group 2700

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No.[1]	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T[2]
FP		~~International Search Report - March 2, 2000~~ *International Search Report* March 2, 2000	
FP		Grafton, David; "Analysing Customers With Behavioural Modelling"; v17n6, pgs. 27-31 1996 ISSN: 0143-5329 JRNL CODE: CRT	
FP		"Five Ways To Reduce Risk With Neural Networks"; Credit Risk Management Report; September 27, 1993; V. 3 NO. 19; Publisher: Phillips Business Information, Inc.	

Examiner Signature	F Poinvil	**Date Considered**	6/29/01

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1]Unique citation designation number. [2]Applicant is to place a check mark here if English language Translation is attached.